

INCOME STATEMENT AS OF 30.09.2018

03048136 ZIRAAT BANK MONTENEGRO AD

SCHEDULE BU

Note: Published information represents constituent part of quarterly reports that thge banks submit to CBM.
The information is published with banks' consent, and CBM is not responsible for its accuracy.

(EURO 000)

POSITION	AMOUNT
1. Interest income and similar income	1,489
2. Interest income on impaired loans	
3. Interest expenses and similar expenses	360
I. NET INTEREST INCOME (1+2-3)	1,129
4. Fee and commission income	126
5. Fee and commission expenses	175
II. NET FEE AND COMMISSION INCOME (4-5)	-50
6. Net gains/losses from derecognition of financial instruments not carried at fair value through profit or loss	
7. Net gains/losses on held-for-trading financial instruments	
8. Net gains/losses from financial instruments carried at fair value through profit or loss, not held for trading	
9. Changes in fair value in hedge accounting	
10. Net gains/losses from FX revaluation	5
11. Net gains/losses from derecognition of other assets	
12. Other income	19
13. Employee expenses	718
14. Depreciation expenses	317
15. Overhead and administrative expenses	524
16. Net gains/losses from modification and reclassification of financial instruments	
17. Net gains/losses from impairment of financial instruments not carried at fair value through profit or loss	123
18. Provision expenses	0
19. Other expenses	32
III. PROFIT/LOSS BEFORE TAX : I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19	-610
21. Profit tax	
22. NET PROFIT/LOSS (III - 21)	-610